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| S15 | 4     | AU='MACFARLANE JACKIE M'                       |
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S26 1 AU='ABRAHAMS, SUSAN, 1957-'  
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S28 0 AU='NEOFYTIDES, CHERYL'  
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S36 9 AU='KARAS, P.'  
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S43 6 AU='YODER J R'  
S44 6 AU='YODER JAMES R'  
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S48 3 AU='YODER, JAMES'  
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S50 6 AU='GOLUB M F'  
S51 6 AU='GOLUB MATT F'  
S52 43 AU='GOLUB, M':AU='GOLUB, M.'  
S53 1 AU='GOLUB, MATT'  
S54 278 S1 OR S2 OR S3 OR S4 OR S5 OR S6 OR S7 OR S8 OR S9 OR S10 -  
OR S11 OR S12 OR S13 OR S14 OR S15 OR S16 OR S17 OR S18 OR S19  
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53 OR S54  
S56 63 S55 FROM 347,348,349,350,371  
S57 26 IC=G06F-017?  
S58 26 S56 AND S57  
S59 10 (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR  
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S67 92 BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? -  
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ENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR  
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S68 9 S66 AND S67  
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S70 8 S69 NOT PD=20000712:20040630  
S71 7 RD (unique items)  
S72 16 S62 OR S71

72/3,K/1 (Item 1 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01053541 \*\*Image available\*\*

**WORLDWIDE CASH VENDOR PAYMENT**

**PAIEMENT AU COMPTANT DE DISTRIBUTEURS A L'ECHELON MONDIAL**

Patent Applicant/Assignee:

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Legal Representative:

GIBBY Darin J (et al) (agent), Townsend and Townsend and Crew LLP, Two  
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200383625 A2-A3 20031009 (WO 0383625)

Application: WO 2003US9928 20030327 (PCT/WO US03009928)

Priority Application: US 2002109559 20020327; US 2002262529 20020930

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PH PL PT

RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE

SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11865

Inventor(s):

... \*KARAS Peter M\*

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Detailed Description

Detailed Description

... user interfaces ISO allow interaction with the payment enabler 170 to  
transfer money to a \*stored\* \*value\* \*fund\* that is used for the  
transfer. Some embodiments do not use a \*stored\* \*value\* \*fund\* in the  
online transfer system 190 by transferring funds directly to the retail  
payout system...

72/3,K/4 (Item 4 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00922107 \*\*Image available\*\*

**ONLINE METHOD AND SYSTEM FOR ORDERING AND HAVING DELIVERED A PAPER GREETING  
MESSAGE AND PAYMENT INSTRUMENT**

**SYSTEME ET PROCEDE EN LIGNE PERMETTANT DE COMMANDER ET DE FAIRE LIVRER UN  
MESSAGE DE VOEUX SUR PAPIER ET INSTRUMENT DE PAIEMENT**

Patent Applicant/Assignee:

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all designated states except: US)

Patent Applicant/Inventor:

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\*COWELL James Everett\*, 2509 West Long Circle, Littleton, CO 80120, US,  
US (Residence), US (Nationality), (Designated only for: US  
Legal Representative:  
TODD Jack D (et al) (agent), Morris, Manning & Martin, LLP, 6000 Fairview  
Road, Suite 1125, Charlotte, NC 28210, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200256136 A2-A3 20020718 (WO 0256136)  
Application: WO 2001US48609 20011213 (PCT/WO US0148609)  
Priority Application: US 2000737912 20001215  
Parent Application/Grant:  
Related by Continuation to: US 2000737912 20001215 (CON)  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 7845

Patent Applicant/Inventor:  
\*KARAS Peter Michael\*...

...Designated only for: US)  
\*COWELL James Everett\*...  
Main International Patent Class: \*G06F-017/60\*  
Fulltext Availability:  
Detailed Description

Detailed Description  
... yet another alternate 5 embodiment (not shown), the sender 12 has a  
money account or \*stored\* \*value\* \*account\* directly with the company  
that operates web server 22, in which case, authorization of payment...

72/3,K/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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00914720 \*\*Image available\*\*  
**ELECTRONIC GIFT GREETING**  
**ELECTRONIC GIFT GREETING**  
Patent Applicant/Assignee:  
FIRST DATA CORPORATION, 6200 South Quebec Street, Englewood, CO 80111, US  
, US (Residence), US (Nationality)  
Inventor(s):  
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\*GOLUB Matt F\*, 276 Highwood Ave., Tera Fly, NJ 07670, US,  
\*BAIG Aamer Ali\*, 111-32 76th Ave., Apt 3J, Forest Hills, NY 11375, US  
Legal Representative:  
FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,  
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200248839 A2-A3 20020620 (WO 0248839)  
Application: WO 2001US48630 20011206 (PCT/WO US0148630)  
Priority Application: US 2000737912 20001215; US 2000256127 20001215  
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

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(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
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(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
Filing Language: English  
Fulltext Word Count: 7995

Inventor(s):

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...\*COWELL James E\*...

...\*YODER James R\*...

...\*GOLUB Matt F\*...

...\*BAIG Aamer Ali\*

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... a flow diagram of an embodiment of a process for  
moving money out of a \*stored\* \*value\* \*fund\* for a receiver.

In the appended figures, similar components and/or features may have the  
...

...gift after receiving it in the card. Electronic gifts could include a  
credit in a \*stored\* \*value\* \*fund\*, a foreign currency credit in the  
\*stored\* \*value\* \*fund\*, a prepaid credit or. debit card, a prepaid phone  
card, promotional points, airline mileage credits...180 allow interaction  
with the payment enabler 170 to transfer money to and from a \*stored\*  
\*value\* \*fund\*.

The promotion handler 160-1 allows adding and removing money in a  
form other than...database 324. This information includes an address book  
of other users, money credit in the \*stored\* \*value\* \*fund\*, past money  
transfer information, account number, e-mail addresses, contact  
information, handler interface information, handler...any service fees.  
The money is moved from the specified money handler 160 to the \*stored\*  
\*value\* \*fund\* of the receiver in step 744.

1 5 The second way for the sender 1 1 0 to fund the \*stored\* \*value\*  
\*fund\* of the receiver begins in step 728 where money is given at an  
agent location...

...amount associated with it. In step 744, the money is moved to the  
receiver's \*stored\* \*value\* \*fund\* minus any fees.

With reference to FIG. 8, a flow diagram of an embodiment of...

...170 is shown. This embodiment demonstrates four different payout  
examples: payment of money to the \*stored\* \*value\* \*fund\* of the  
receiver, printing of a negotiable instrument for pick-up at, an., agent  
location...amount are determined for the money transfer. In step 1012, it  
is determined if the \*stored\* \*value\* \*fund\* of the sender 1 1 0 has  
enough money to fund the transfer to the receiver 13 0.

Where there is not sufficient funds in the \*stored\* \*value\* \*fund\*,  
processing  
continues to step 101 6 to load funds. In step 1016, the default pay...

...find for the receiver 130, a temporary fund is created in step 1024. A temporary \*stored\* \*value\* \*fund\* can be used for a single transfer, but the receiver may want to make the...

...1012 and step 1024. In step 1028, the money is attributed to the receivers 130 \*stored\* \*value\* \*fund\* to the detriment of the sender's \*stored\* \*value\* \*fund\* in step 1028. In some embodiments, the payment does not originate in the sender's \*stored\* \*value\* \*fund\*, but passes directly from the money handler 160 of the sender I 10 to the \*stored\* \*value\* \*fund\* of the receiver 130. In other embodiments, the sender can select a future time that...IB labeled "D," a gift certificate is used to payout the credit in the receivers \*stored\* \*value\* \*fund\*. In step I 184, a retailer(s) is chosen as a target for the...

#### Claim

... 1, wherein the electronic gift includes at least one of- a  
17  
credit in a \*stored\* \*value\* \*fund\*, a foreign currency credit in the \*stored\* \*value\* \*fund\*, a prepaid credit or debit card, a prepaid phone card, promotional points, airline mileage credits...

...of a bank, a credit card company, a debit card company, an agent location, a \*stored\* \*value\* \*fund\*, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer,

5 and...

...gift as recited in claim 1, further comprising steps of  
loading the amount in a \*stored\* \*value\* \*fund\* of the receiver; and  
a step including at least one of the following steps:  
sending a credit card company, a debit card company, an agent location, a \*stored\* \*value\* \*fund\*, an airline mileage program, a gift certificate issuer, an electronic gift certificate issuer, and a...

72/3,K/6 (Item 6 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00871084 \*\*Image available\*\*

#### WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT

#### PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

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 Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205195 A1 20020117 (WO 0205195)

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

Priority Application: US 2000613615 20000711; US 2000256127 20001215

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU  
 CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP  
 KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD  
 SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13924

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 \*COWELL James E\*...

...Designated only for: US)  
 \*KARAS Peter M\*...

...Designated only for: US)  
 \*NEOFYTIDES Cheryl L\*...

...Designated only for: US)  
 \*GOLUB Matt F\*...

...Designated only for: US)  
 \*YODER James R\*...

...Designated only for: US)  
 \*MILBERGER Susan M\*...

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...Designated only for: US)  
 \*MACFARLANE Jackie M\*...

...Designated only for: US)  
 \*PLATTE Eric L\*...

...Designated only for: US)  
 \*ABRAHAMS Susan F\*...

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Detailed Description

Claims



the user using the transfer method if the trigger condition is satisfied.

65 The method for transferring money using the computer network and the \*stored\* \*value\* \*account\* as recited in claim 64, wherein determining step includes one of the following steps:  
determining a credit balance in the \*stored\* \*value\* \*account\* exceeds a specified amount; and  
determining that a period of time has expired.  
37

72/3,K/7 (Item 1 from file: 350)  
DIALOG(R) File 350:Derwent WPIX  
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015087276 \*\*Image available\*\*  
WPI Acc No: 2003-147794/200314  
Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-016297;  
2003-075353; 2003-147790; 2003-417980; 2003-569305; 2003-709462;  
2003-720524; 2003-830847  
XRPX Acc No: N03-116745  
Online money transfer using Internet, involves receiving information containing e-mail addresses of recipients and credit amount from sender, and credit amount from sender's chosen handler, and transferring to recipients  
Patent Assignee: FIRST DATA CORP (FIRS-N)  
Inventor: \*BAIG A A\*; \*COWELL J E\*; \*GOLUB M F\*; \*KARAS P M\*; \*NEOFYTIDES C L\*; \*YODER J R\*  
Number of Countries: 001 Number of Patents: 001  
Patent Family:  

| Patent No      | Kind | Date     | Applicat No    | Kind | Date     | Week     |
|----------------|------|----------|----------------|------|----------|----------|
| US 20020152176 | A1   | 20021017 | US 2000613615  | A    | 20000711 | 200314 B |
|                |      |          | WO 2001US22179 | A    | 20010711 |          |
|                |      |          | US 200145633   | A    | 20011026 |          |

  
Priority Applications (No Type Date): US 200145633 A 20011026; US 2000613615 A 20000711; WO 2001US22179 A 20010711  
Patent Details:  

| Patent No      | Kind | Lan Pg | Main IPC    | Filing Notes  |
|----------------|------|--------|-------------|---|
| US 20020152176 | A1   | 25     | G06F-017/60 | CIP of application US 2000613615<br>CIP of application WO 2001US22179 |

Inventor: \*BAIG A A\*...

...\*COWELL J E\*...

...\*GOLUB M F\*...

...\*KARAS P M\*...

...\*NEOFYTIDES C L\*...

...\*YODER J R\*

Abstract (Basic):  
... etc., through money handlers such as credit/debit card company, banks, promotion program, agent location, \*stored\* \*value\* \*fund\*, airline mileage program, gift certificate issuer, electronic gift certificate issuer, money order issuer, etc...  
International Patent Class (Main): \*G06F-017/60\*

72/3,K/8 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

015087272 \*\*Image available\*\*

WPI Acc No: 2003-147790/200314

Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-016297;  
2003-075353; 2003-147794; 2003-417980; 2003-569305; 2003-709462;  
2003-720524; 2003-830847

XRPX Acc No: N03-116741

**Credit transferring method involves determining money handler chosen by  
user for automated transfer, direction and amount of transfer with  
respect to \*stored\* \*value\* \*fund\***

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: \*BAIG A A\*; \*COWELL J E\*; \*GOLUB M F\*; \*KARAS P M\*; \*NEOFYTIDES C  
L\*; \*YODER J R\*

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No      | Kind | Date     | Applicat No    | Kind | Date     | Week     |
|----------------|------|----------|----------------|------|----------|----------|
| US 20020152168 | A1   | 20021017 | US 2000613615  | A    | 20000711 | 200314 B |
|                |      |          | WO 2001US22179 | A    | 20010711 |          |
|                |      |          | US 200146654   | A    | 20011026 |          |

Priority Applications (No Type Date): US 200146654 A 20011026; US  
2000613615 A 20000711; WO 2001US22179 A 20010711

Patent Details:

| Patent No      | Kind | Lan | Pg          | Main IPC | Filing Notes  |
|----------------|------|-----|-------------|----------|---|
| US 20020152168 | A1   | 25  | G06F-017/60 |          | CIP of application US 2000613615<br>CIP of application WO 2001US22179 |

**... handler chosen by user for automated transfer, direction and amount of  
transfer with respect to \*stored\* \*value\* \*fund\***

Inventor: \*BAIG A A\*...

...\*COWELL J E\*...

...\*GOLUB M F\*...

...\*KARAS P M\*...

...\*NEOFYTIDES C L\*...

...\*YODER J R\*

Abstract (Basic):

... wide area computer networks (150,155) coupled to the users  
(130,100) associated with the \*stored\* \*value\* \*fund\*. A money handler  
(160) chosen by the user for an automated transfer, the direction and

... For automatically transferring credit between \*stored\* \*value\*  
\*fund\* and handler, using wide area computer network...

...Facilitates online money transfers in or out of a user's \*stored\*  
\*value\* \*fund\*. As the online payment enabler is accessed through the  
Internet or other wide area network...

International Patent Class (Main): \*G06F-017/60\*

72/3,K/9 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2004 Thomson Derwent. All rts. reserv.

014955783 \*\*Image available\*\*

WPI Acc No: 2003-016297/200301

Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-075353;  
2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;

2003-720524; 2003-830847

XRPX Acc No: N03-012217

**Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description**

Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E (COWE-I); DUNKER A M (DUNK-I); GOLUB M F (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D (SHER-I); YODER J R (YODE-I); FIRST DATA CORP (FIRS-N)

Inventor: \*ABRAHAMS S F\*; \*BAIG A A\*; \*COWELL J E\*; \*DUNKER A M\*; \*GOLUB M F\*; \*KARAS P M\*; \*MACFARLANE J M\*; \*MILBERGER S M\*; \*NEOFYTIDES C L\*; \*PLATTE E L\*; \*SHERRARD J D\*; \*YODER J R\*

Number of Countries: 101 Number of Patents: 002

Patent Family:

| Patent No      | Kind | Date     | Applicat No    | Kind | Date     | Week     |
|----------------|------|----------|----------------|------|----------|----------|
| US 20020111908 | A1   | 20020815 | US 2000613615  | A    | 20000711 | 200301 B |
|                |      |          | WO 2001US22179 | A    | 20010711 |          |
|                |      |          | US 200121292   | A    | 20011029 |          |
| WO 200338551   | A2   | 20030508 | WO 2002US33885 | A    | 20021022 | 200331   |

Priority Applications (No Type Date): US 200121292 A 20011029; US 2000613615 A 20000711; WO 2001US22179 A 20010711

Patent Details:

| Patent No      | Kind | Lan | Pg | Main IPC    | Filing Notes                      |
|----------------|------|-----|----|-------------|-----------------------------------|
| US 20020111908 | A1   |     | 25 | G06F-017/60 | CIP of application US 2000613615  |
|                |      |     |    |             | CIP of application WO 2001US22179 |

WO 200338551 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Inventor: \*ABRAHAMS S F\*...

...\*BAIG A A\*...

...\*COWELL J E\*...

...\*DUNKER A M\*...

...\*GOLUB M F\*...

...\*KARAS P M\*...

...\*MACFARLANE J M\*...

...\*MILBERGER S M\*...

...\*NEOFYTIDES C L\*...

...\*PLATTE E L\*...

...\*SHERRARD J D\*...

...\*YODER J R\*

Abstract (Basic):

... to accept online payment. The transfer amount is automatically transferred to the payee from the \*stored\* \*value\* \*fund\* on reception of pay-out instructions including payor/payee identities and payment description.

...International Patent Class (Main): \*G06F-017/60\*

72/AA,AN,AZ,TI/1 (Item 1 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01053541

**WORLDWIDE CASH VENDOR PAYMENT**

**PAIEMENT AU COMPTANT DE DISTRIBUTEURS A L'ECHELON MONDIAL**

Application: WO 2003US9928 20030327 (PCT/WO US03009928)

72/AA,AN,AZ,TI/2 (Item 2 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01053540

**INTERNATIONAL NEGOTIABLE INSTRUMENT PAYMENT**

**PAIEMENT DE TITRES NEGOCIABLES AU PLAN INTERNATIONAL**

Application: WO 2003US9926 20030327 (PCT/WO US03009926)

72/AA,AN,AZ,TI/3 (Item 3 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01024613

**ELECTRONIC GIFT LINKING**

**CONNEXION ELECTRONIQUE A UN CADEAU**

Application: WO 2002US39083 20021206 (PCT/WO US02039083)

72/AA,AN,AZ,TI/4 (Item 4 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00922107

**ONLINE METHOD AND SYSTEM FOR ORDERING AND HAVING DELIVERED A PAPER GREETING  
MESSAGE AND PAYMENT INSTRUMENT**

**SYSTEME ET PROCEDE EN LIGNE PERMETTANT DE COMMANDER ET DE FAIRE LIVRER UN  
MESSAGE DE VOEUX SUR PAPIER ET INSTRUMENT DE PAIEMENT**

Application: WO 2001US48609 20011213 (PCT/WO US0148609)

Parent Application/Grant:

Related by Continuation to: US 2000737912 20001215 (CON)

72/AA,AN,AZ,TI/5 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00914720

**ELECTRONIC GIFT GREETING**

**ELECTRONIC GIFT GREETING**

Application: WO 2001US48630 20011206 (PCT/WO US0148630)

72/AA,AN,AZ,TI/6 (Item 6 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00871084

**WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT**

**PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE**

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

72/AA,AN,AZ,TI/7 (Item 1 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015087276

WPI Acc No: 2003-147794/

Online money transfer using Internet, involves receiving information  
containing e-mail addresses of recipients and credit amount from sender,

and credit amount from sender's chosen handler, and transferring to recipients

Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179 A 20010711; US 200145633 A 20011026  
Priority Applications (No Type Date): US 200145633 A 20011026; US 2000613615 A 20000711; WO 2001US22179 A 20010711

72/AA,AN,AZ,TI/8 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015087272

WPI Acc No: 2003-147790/

Credit transferring method involves determining money handler chosen by user for automated transfer, direction and amount of transfer with respect to \*stored\* \*value\* \*fund\*

Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179 A 20010711; US 200146654 A 20011026  
Priority Applications (No Type Date): US 200146654 A 20011026; US 2000613615 A 20000711; WO 2001US22179 A 20010711

72/AA,AN,AZ,TI/9 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014955783

WPI Acc No: 2003-016297/

Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description

Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179 A 20010711; US 200121292 A 20011029; WO 2002US33885 A 20021022  
Priority Applications (No Type Date): US 200121292 A 20011029; US 2000613615 A 20000711; WO 2001US22179 A 20010711

72/AA,AN,AZ,TI/10 (Item 1 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03567461 INSPEC Abstract Number: A90032384

Title: LIBRA-a light ion beam fusion reactor conceptual design

72/AA,AN,AZ,TI/11 (Item 2 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03560830 INSPEC Abstract Number: A90032377

Title: LIBRA-a light ion beam inertial confinement fusion reactor conceptual design

72/AA,AN,AZ,TI/12 (Item 3 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

03432566 INSPEC Abstract Number: A89098873

Title: Overview of the LIBRA light ion beam fusion conceptual design

72/AA,AN,AZ,TI/13 (Item 4 from file: 2)

DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts. reserv.

00574186.. INSPEC Abstract Number: C73024020

Title: Strategic considerations in the design of a screening system for substructure searches of chemical structure files

72/AA,AN,AZ,TI/14 (Item 1 from file: 6)

DIALOG(R)File 6:(c) 2004 NTIS, Intl Cpyrght All Rights Res. All rts. reserv.

0781653 NTIS Accession Number: SAND-79-0357/XAB

Sample Rate Reduction by Decimation: Procedures and Effects

72/AA,AN,AZ,TI/15 (Item 1 from file: 7)

DIALOG(R)File 7:(c) 2004 Inst for Sci Info. All rts. reserv.

03397701

TITLE: The emotional lability questionnaire: a new measure of emotional lability in amyotrophic lateral sclerosis

72/AA,AN,AZ,TI/16 (Item 2 from file: 7)

DIALOG(R)File 7:(c) 2004 Inst for Sci Info. All rts. reserv.

02705180

TITLE: HETEROSEXUALLY ACQUIRED GONORRHEA IN VICTORIA, AUSTRALIA - A REVIEW OF EPIDEMIOLOGIC AND MICROBIOLOGIC DATA FROM LABORATORY CONFIRMED INFECTIONS, 1983-1992

?show files;ds  
 File 347:JAPIO Nov 1976-2003/Dec(Updated 040402)  
 (c).2004 JPO & JAPIO  
 File 350:Derwent WPIX 1963-2004/UD,UM &UP=200427  
 (c) 2004 Thomson Derwent  
 File 371:French Patents 1961-2002/BOPI 200209  
 (c) 2002 INPI. All rts. reserv.

| Set | Items   | Description  |
|-----|---------|--|
| S1  | 2144612 | AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???   |
| S2  | 2893265 | BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ? |
| S3  | 415     | (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) () (FUND OR ACCOUNT OR CLEARING(-)HOUSE OR CLEARINGHOUSE)   |
| S4  | 1947805 | SUBSCRIPTION OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON OR PERSONAL                                   |
| S5  | 92      | IFM OR (ILL OR INTERLIBRARY()LOAN OR INTER()LIBRARY()LOAN)-()FEE? ?()MANAGEMENT  |
| S6  | 56645   | S1(5N)S2   |
| S7  | 215602  | S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))                |
| S8  | 100     | S5 OR (S3(S)S6(S)S7)   |
| S9  | 273080  | *deleted* IC=G06F-017?   |
| S10 | 5       | S8 AND S9  |
| S11 | 5       | S9 AND (S3(S)S6(S)S7)  |
| S12 | 0       | S5 AND S9  |
| S13 | 69      | S5 NOT (INSTANTANEOUS()FREQUENCY OR INTERCONNECT()FABRIC)  |
| S14 | 0       | S13 AND LIBRAR???  |
| S15 | 8       | S3(S)S6(S)S7   |
| S16 | 8       | IDPAT (sorted in duplicate/non-duplicate order)  |
| S17 | 8       | IDPAT (primary/non-duplicate records only)   |

17/3,K/2 (Item 2 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014955783 \*\*Image available\*\*

WPI Acc No: 2003-016297/200301

Related WPI Acc No: 2002-164726; 2002-509176; 2002-528214; 2003-075353;  
2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462;  
2003-720524; 2003-830847

XRPX Acc No: N03-012217

**Recurring transfer request processing method for online money transfer system, involves transferring specific amount to payee or receiving pay-out instructions including payor/payee identities and payment description**

Patent Assignee: ABRAHAMS S F (ABRA-I); BAIG A A (BAIG-I); COWELL J E (COWE-I); DUNKER A M (DUNK-I); GOLUB M F (GOLU-I); KARAS P M (KARA-I); MACFARLANE J M (MACF-I); MILBERGER S M (MILB-I); NEOFYTIDES C L (NEOF-I); PLATTE E L (PLAT-I); SHERRARD J D (SHER-I); YODER J R (YODE-I); FIRST DATA CORP (FIRS-N)

Inventor: ABRAHAMS S F; BAIG A A; COWELL J E; DUNKER A M; GOLUB M F; KARAS P M; MACFARLANE J M; MILBERGER S M; NEOFYTIDES C L; PLATTE E L; SHERRARD J D; YODER J R

Number of Countries: 101 Number of Patents: 002

Patent Family:

| Patent No      | Kind | Date     | Applicat No    | Kind | Date     | Week     |
|----------------|------|----------|----------------|------|----------|----------|
| US 20020111908 | A1   | 20020815 | US 2000613615  | A    | 20000711 | 200301 B |
|                |      |          | WO 2001US22179 | A    | 20010711 |          |
|                |      |          | US 200121292   | A    | 20011029 |          |
| WO 200338551   | A2   | 20030508 | WO 2002US33885 | A    | 20021022 | 200331   |

Priority Applications (No Type Date): US 200121292 A 20011029; US 2000613615 A 20000711; WO 2001US22179 A 20010711

Patent Details:

| Patent No      | Kind | Lan | Pg          | Main IPC | Filing Notes                      |
|----------------|------|-----|-------------|----------|-----------------------------------|
| US 20020111908 | A1   | 25  | G06F-017/60 |          | CIP of application US 2000613615  |
|                |      |     |             |          | CIP of application WO 2001US22179 |

WO 200338551 A2 E G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

Designated States (Regional): AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW

Abstract (Basic):

... The \*subscription\* type \*information\* including per-request payment cap and fixed payment amount are obtained on reception of approval of a payee (130) to accept online \*payment\*. The \*transfer\* amount is \*automatically\* \*transferred\* to the payee from the \*stored\* \*value\* \*fund\* on reception of pay-out instructions including payor/payee identities and payment description.

17/3,K/5 (Item 5 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2004 JPO & JAPIO. All rts. reserv.

07264636 \*\*Image available\*\*

AUTHENTICATING METHOD FOR ACCOUNT TRANSFER CONTRACT

PUB. NO.: 2002-133097 [JP 2002133097 A]  
PUBLISHED: May 10, 2002 (20020510)  
INVENTOR(s): HORIE JUNICHI  
KAMO KAZUNORI



FUJIWARA KAZUE  
SUGANUMA YUICHI

APPLICANT(s): AKESESU KK  
APPL. NO.: 2000-322021 [JP 2000322021]  
FILED: October 20, 2000 (20001020)

ABSTRACT

... account transfer contract, the account transfer contract is authenticated based on transaction person concerned specification \*information\* and \*customer\* \*deposit\* \*account\* specification \*information\*, which are included in information sent from the radio-type mobile card settlement terminal through a network and the customer \*deposit\* \*account\* is registered as a \*transfer\* source account for \*automatic\* charging between contractors concerned. The procedure environment condition peculiar to the contract procedure by the...

17/3,K/8 (Item 8 from file: 347)  
DIALOG(R)File 347:JAPIO  
(c) 2004 JPO & JAPIO. All rts. reserv.

01648266 \*\*Image available\*\*  
TRANSACTION PROCESSING SYSTEM

PUB. NO.: 60-126766 [JP 60126766 A]  
PUBLISHED: July 06, 1985 (19850706)  
INVENTOR(s): OKAMOTO KOJI  
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP  
(Japan)  
APPL. NO.: 58-234505 [JP 83234505]  
FILED: December 13, 1983 (19831213)  
JOURNAL: Section: P, Section No. 405, Vol. 09, No. 289, Pg. 20,  
November 15, 1985 (19851115)

ABSTRACT

... Suppose that a transaction to the account exists before the term processing is executed. The \*request\* from an \*automatic\* machine is inputted to a deposit sharing section. The deposit sharing section starts the term managing section. The term managing section retrieves a trailer connected to a \*customer\* \*information\* \*record\* 111 in a \*customer\* master \*file\* 11(sub -1) of a file. The term managing section extracts only the term processing...

... term managing section performs the processing of the trailer TR(sub 2) relating to the \*automatic\* consecutive interest \*payment\* ahead the said term processing. Thus, the interest in executing the term processing represented in the trailer TR(sub 2) is transferred to the ordinary \*deposit\* \*account\* of the customer. The customer receives surely the transferred interest on due date.

17/AN,AZ,TI/1 (Item 1 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015948036  
Method for exchanging current deposit and recording medium storing  
program source  
Local Applications (No Type Date): KR 200365842 A 20030923  
Priority Applications (No Type Date): KR 200365842 A 20030923

17/AN,AZ,TI/2 (Item 2 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014955783  
Recurring transfer request processing method for online money transfer  
system, involves transferring specific amount to payee or receiving  
pay-out instructions including payor/payee identities and payment  
description  
Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179  
A 20010711; US 200121292 A 20011029; WO 2002US33885 A 20021022  
Priority Applications (No Type Date): US 200121292 A 20011029; US  
2000613615 A 20000711; WO 2001US22179 A 20010711

17/AN,AZ,TI/3 (Item 3 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014804589  
Method and system for managing lottery ticket business related to use of  
mobile phone  
Local Applications (No Type Date): KR 200214244 A 20020316  
Priority Applications (No Type Date): KR 200214244 A 20020316

17/AN,AZ,TI/4 (Item 4 from file: 347)  
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07307003  
SYSTEM FOR ISSUING USE DETAILS, METHOD FOR NOTIFYING USE DETAILS AND  
SERVICE PROGRAM FOR ISSUING USE DETAILS

APPL. NO.: 2001-095536 [JP 200195536]  
PRIORITY: 2000-300957 [JP 2000300957], JP (Japan), September 29, 2000  
(20000929)

17/AN,AZ,TI/5 (Item 5 from file: 347)  
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07264636  
AUTHENTICATING METHOD FOR ACCOUNT TRANSFER CONTRACT

APPL. NO.: 2000-322021 [JP 2000322021]

17/AN,AZ,TI/6 (Item 6 from file: 347)  
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05644529  
PAYMENT BANK BOOK AND AUTOMATIC TELLER MACHINE

APPL. NO.: 08-072092 [JP 9672092]

17/AN,AZ,TI/7 (Item 7 from file: 347)

DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

05140723  
CARD READER

APPL. NO.: 06-228258 . [JP 94228258]

17/AN,AZ,TI/8 (Item 8 from file: 347)  
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

01648266  
TRANSACTION PROCESSING SYSTEM

APPL. NO.: 58-234505 [JP 83234505]

?show files;ds  
File 348:EUROPEAN PATENTS 1978-2004/Apr W04  
(c). 2004 European Patent Office  
File 349:PCT FULLTEXT 1979-2002/UB=20040422,UT=20040415  
(c) 2004 WIPO/Univentio

| Set | Items  | Description   |
|-----|--------|---|
| S1  | 988968 | AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???<br>S2 1931838 BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?<br>S3 1408 (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) () (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)<br>S4 725204 SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR - ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL<br>S5 289 *deleted* (IFM NOT ((INSTANTANEOUS OR IMPROVED)())FREQUENCY OR INTERCONNECT()FABRIC OR INTEGRATED()FACILITY OR INTERFAC?-(??)) OR (ILL OR INTERLIBRARY()LOAN OR INTER()LIBRARY()LOAN)()-FEE? ?()MANAGEMENT<br>S6 67366 S1(5N)S2<br>S7 184713 S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))<br>S8 0 (IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()-LIBRARY()LOAN)()FEE? ?()MANAGEMENT<br>S9 43 S3(S)S6(S)S7<br>S10 13 S3(10N)S6(10N)S7<br>S11 43660 IC=G06F-017?<br>S12 23 S9 AND S11<br>S13 34 S10 OR S12<br>S14 34 IDPAT (sorted in duplicate/non-duplicate order)<br>S15 34 IDPAT (primary/non-duplicate records only) |

01281068

An automated account opening system and method, and locations for utilizing  
an automated account opening system and method  
Automatisiertes System und Verfahren zum Eröffnen eines Bankkontos und  
Platze zum Gebrauch eines automatisierten Systems und Verfahrens zum  
Eröffnen eines Bankkontos  
Systeme et methode automatisees pour ouvrir un compte bancaire, et endroits  
pour utiliser un systeme et une methode automatisees pour ouvrir un  
compte bancaire

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all)

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LEGAL REPRESENTATIVE:

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(DE)

PATENT (CC, No, Kind, Date): EP 1102224 A2 010523 (Basic)  
EP 1102224 A3 020306

APPLICATION (CC, No, Date): EP 2000125446 001120;

PRIORITY (CC, No, Date): US 443266 991120

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;  
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; \*G06F-017/60\*

ABSTRACT WORD COUNT: 213

NOTE:

Figure number on first page: 4

LANGUAGE (Publication,Procedural,Application): English; English; English .

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200121 | 828        |
| SPEC A                             | (English) | 200121 | 11623      |
| Total word count - document A      |           |        | 12451      |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 12451      |

...INTERNATIONAL PATENT CLASS: \*G06F-017/60\*

...SPECIFICATION branch location.

In a third aspect the invention provides a method for automatically  
processing a \*deposit\* \*account\* application. The method comprises  
receiving a customer application request for a deposit product from an...

...information and applicant's desired deposit product. The received  
request is transformed into computer-readable \*deposit\* \*account\*  
application \*data\*. The \*customer\* application \*request\* is  
\*automatically\* qualified by processing the computer-readable \*deposit\*  
\*account\* application data. The method of \*automatically\* qualifying the  
customer application \*request\* includes \*automatically\* creating a  
computer-readable qualification \*request\* for automated processing by a  
qualification system to determine whether or not applicant is qualified  
for the desired deposit product, automatically receiving a  
computer-readable response to the qualification \*request\*, and  
\*automatically\* approving the desired deposit product based on the  
response to the qualification \*request\*, then \*automatically\* opening a  
\*deposit\* \*account\* for the approved deposit product, which \*deposit\*  
\*account\* is accessible by the applicant.

In a fourth aspect the invention provides the automatic qualification

...

...CLAIMS applicant identification information and applicant's desired deposit product;  
transforming applicant information into computer-readable \*deposit\*  
\*account\* application \*data\*;  
\*automatically\* qualifying the \*customer\* application \*request\* by processing the computerized \*deposit\* \*account\* application \*data\*,  
\*automatically\* qualifying the \*customer\* application \*request\* comprising:  
\*automatically\* creating a computer-readable qualification \*request\* to determine whether or not the applicant is qualified for the desired deposit product;  
automatically...

15/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01008570 \*\*Image available\*\*

**SUBSCRIPTION-BASED PAYMENT**

**PAIEMENT REPOSANT SUR UN ABONNEMENT**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200338551 A2-A3 20030508 (WO 0338551)

Application: WO 2002US33885 20021022 (PCT/WO US02033885)

Priority Application: US 200121292 20011029

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9761

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Detailed Description

Claims

#### English Abstract

A method for processing a \*recurring\* \*transfer\* \*request\* from a \*stored\* \*value\* \*fund\* for an online system (see Fig. 1) is disclosed. A handler (160) associated with a payor is determined and money is transferred from that handler to the \*stored\* \*value\* \*fund\*. The payor is informed that a payee accepts payment from the online system. \*Subscription\* type \*information\* which includes two of a per-request payment cap, a fixed payment amount, a limit...

...received and include two of a payor identifier, a payee identifier, a transfer amount, a \*payment\* description. The \*transfer\* funds are \*automatically\* sent from the \*stored\* \*value\* \*fund\* to the payee.

#### Detailed Description

... value fund to the payee.

In another embodiment, the present invention provides another method for \*automatically\* processing a \*transfer\* \*request\* from a \*stored\* \*value\* \*fund\* with an online ...a payor is determined in one step. Money is transferred from the handler to the \*stored\* \*value\* \*fund\*. The payor is informed that a payee accepts payment from the online system. \*Subscription\* type \*information\* is received, which includes at least one of a per-request payment cap, a fixed...

...include at least two of a payor identifier, a payee identifier, a transfer amount, a \*payment\* description. The \*transfer\* amount is \*automatically\* passed from the \*stored\* \*value\* \*fund\* to a second handler associated with the payee.

In yet another embodiment, the present invention...

#### Claim

I 1. A method for \*automatically\* processing a \*recurring\* \*transfer\* \*request\* from a \*stored\* \*value\* \*fund\* with an online system, the method comprising:  
determining a handler associated with a payor;  
transferring money from the handler to the \*stored\* \*value\* \*fund\*;  
informing the payor that a payee accepts payment from the online system;  
receiving \*subscription\* type \*information\* which includes at least two of a per-request payment cap, a fixed payment amount...a transfer amount, a payment description; and I I transferring the transfer amount from the \*stored\* \*value\* \*fund\* to the payee automatically.

2 The method for automatically processing the recurring transfer request from...value, airline mileage, promotional program points, gift certificate credit, and commodities.

9 The method for \*automatically\* processing the \*recurring\* \*transfer\* \*request\* from the \*stored\* \*value\* \*fund\* with the online system as recited in claim 1, wherein the payor, the handler and...

...A computer-readable medium having computer-executable instructions for performing the computer-implementable method for \*automatically\* processing the \*recurring\* \*transfer\* \*request\* from the \*stored\* \*value\* \*fund\* with the online system of claim 1.

I 11. A method for \*automatically\* processing a \*transfer\* \*request\* from a \*stored\* \*value\* \*fund\* with an online system, the method comprising:  
determining a handler associated with a payor;  
transferring money from the handler to the \*stored\* \*value\* \*fund\*;  
informing the payor that a payee accepts payment from the online system;  
21  
receiving \*subscription\* type \*information\* which includes at least one of a

per-request payment cap, a fixed payment amount from the \*stored\* \*value\*  
\*fund\* to a second 2 handler associated with the payee automatically.

12 The method for automatically...the stored value fund with the online  
system of claim 11.

17 A method for \*automatically\* processing a \*transfer\* \*request\* from a  
\*stored\* \*value\* \*fund\* with an online system, ...comprising:  
determining a handler associated with a payor;  
transferring money from the handler to the \*stored\* \*value\* \*fund\*;  
informing the payor that a payee accepts payment from the online system;  
receiving \*subscription\* type \*information\* which includes at least one  
of a  
per-request payment cap, a fixed payment amount...sending step and the  
second-listed  
3 transferring step;  
transferring the transfer amount from the \*stored\* \*value\* \*fund\* to the  
payee;  
and  
canceling the second-listed transferring step if the payor declines  
within...

15/3,K/14 (Item 14 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00914709 \*\*Image available\*\*

USER CONFIGURABLE DEMAND DEPOSIT ACCOUNT SYSTEM AND METHOD

SYSTEME ET PROCEDE RELATIFS A UN COMPTE DE DEPOT A VUE CONFIGURABLE PAR  
L'UTILISATEUR

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200248826 A2-A3 20020620 (WO 0248826)

Application: WO 2001US44634 20011129 (PCT/WO US0144634)

Priority Application: US 2000727120 20001130

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6852

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:



## Claims

### Claim .

... table is a database in a programmed computer.  
17 A system for providing to a \*user\* via a programmed \*data\* processing device a configurable demand \*deposit\* \*account\* at a financial institution, the system comprising the elements:  
a first displayed screen associated with...  
...second displayed screen associated with the device for showing the options selected together with the \*periodic\* \*cost\* to the user of an account in that configuration, a third displayed screen associated with  
...  
...and to submit such further option choices for re-configuration and re costing of the \*deposit\* \*account\*,  
a further displayed screen showing the different options chosen and the revised user cost of the \*deposit\* \*account\*, and showing any further option choices for vary  
ing the cost of the account, and  
means for interating among the selection, choice, submission, and displayed screen \*elements\* until the \*user\* accepts all the option choices last made and the cost of  
the account ...then submits such choices to the institution, whereupon the institution may then configure a demand \*deposit\* \*account\* according to the choices accepted by the user and make the account available to the user at the \*periodic\* \*cost\* stated.  
  
18 The system of claim 17, wherein the displayed screens, the device, and the...

15/3,K/15 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00912728 \*\*Image available\*\*

### SYSTEM FOR OBTAINING FEE-BASED DATA AND SERVICES

### SYSTEME D'OBTENTION DE DONNEES ET DE SERVICES PAYANTS

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Legal Representative:

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Rockefeller Plaza, New York, NY 10112-3801, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200246865 A2-A3 20020613 (WO 0246865)

Application: WO 2001US45659 20011205 (PCT/WO US0145659)

Priority Application: US 2000729815 20001206

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11774

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Detailed Description

Detailed Description

... added to the  
user's account at billing module 360.

A user can have a \*pre\*-paid\* account\* with billing module 360,  
or alternatively, \*billing\* module 360 can \*periodically\*  
generate an invoice for each client module. Thus, a user  
does not have to pay...

...Instead the small fee is either deducted  
from a users account, or added to a \*periodic\* \*bill\* that is  
sent to the \*user\*,  
of course, if the content-\*data\* retrieved from content  
provider modules 320 does not have an associated fee (i.e, it...

15/3,K/17 (Item 17 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00878899 \*\*Image available\*\*

SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE  
COLLECTION OF PAYMENTS

SYSTEME ET PROCEDE DESTINES A ADMINISTRER UNE PROGRAMME FINANCIER  
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

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WESTERN Deborah P, 10302 Warren Road, Glen Allen, VA 23060, US,  
NUTT LaMont H, 924 Amherst Lane, Virginia Beach, VA 23464, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200213118 A1 20020214 (WO 0213118)

Application: WO 2001US41646 20010810 (PCT/WO US0141646)

Priority Application: US 2000224234 20000810; US 2001773539 20010202

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 24728

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Claims

Claim

... L-PAYMENT;

"PPAY" or PREMIUM; PAYMENT@

APPLIED -FLAG); billing

"DTHF"; BILLING account payor information

I \*DEBIT\* \*ACCOUNT\*

I (PAYOR.ID NUMBER; PAYOR-TYPE);

- 44

up  
Policy on request. CLIENT; policy. Detailed...

...e.g., DB AMOUNT-OF--INSURANCE; ISSUE-AGE;  
12-Dec-2099; POLICY- I POLICY DATE; \*PAID\* UP@  
DATE;  
- 58  
Name \*Frequency\* Tables Description  
& Criteria  
START POLICY PREMIUM; OUT  
DATE, PAID- STATUS; STANDING-LOAN-AMOUNT-AS  
UP...

...Input parameters include: none  
SYSDATE; COVER  
PDU`P-LET- AGE,  
TER-SENT POLICY  
"N" PREMIUM  
\*BILLING\*,  
\*BILLING\*  
ACCOUNT  
PAYOR  
\*Paid\* Up \*Frequency\*: DB; This report provides information regarding  
paid  
Refund on request. POLICY; up refunds. Detailed information...

...DATE; REFUND@-AMOLTNT;  
DB  
RPT06 TYPE ="PUP" Total. Input parameters include:  
START DATE; STOP@  
DATE.  
\*Payments\* \*Frequency\*: W BATCH This report presents information  
regarding  
From on request. PAYMENT-, payments received from the...  
CURRENT-PREMIUM-AMOUNT. INPUT  
PARAMETERS INCLUDE: FROM-DATE;  
NEW=- DATE; OLD-STATUS;  
NEW STATUS.  
Premium \*Frequency\*: \*BILLING\* This reports provides information  
regarding  
Entered On on request: ACCOUNT premiums entered on a given day. Detailed  
a Given Day Criteria: TRANS information in this report includes:  
\*DEBIT\*- \*ACCOUNT\*-NUMBER;  
DB-RPT03 TRAN.- TRANSACTION.-TYPE; AMOUNT  
TYPE IN RECEIVED; PREMIUM-PAYMENT;  
"PAYPRM," PARTIAL-PAYMENT...

...refers to a screen, also  
known as a "Graphical User Interface" (GUI), that allows a  
\*user\* to access and manipulate \*data\* in storage  
batch payments Batch payments refer to payments that are sent by the  
policyholders...modal premium A modal premium pertains to a minimum  
premium amount  
which must be contractually \*paid\* on a \*periodic\* basis (e.g.,  
either weekly or monthly) to keep the policy in force. non-forfeiture...

15/3,K/28 (Item 28 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

00779715 \*\*Image available\*\*  
METHOD AND SYSTEM FOR FACILITATING A PURCHASE  
PROCEDE ET SYSTEME FAVORISANT L'ACTE D'ACHAT  
Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200113298 A2-A3 20010222 (WO 0113298)  
Application: WO 2000US21943 20000810 (PCT/WO US0021943)  
Priority Application: US 99149648 19990818

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ  
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14582

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Detailed Description

Detailed Description

... controller".

In accordance with another aspect of the invention, the business rule  
module 47 may \*automatically\* \*charge\* the wireless user 12 for a  
purchase made from the merchant 14. In order to...

...of payment the wireless user 12 prefers to use as well as the  
appropriate payment \*information\*, such as the wireless \*user\*'s credit  
card number or the account number of wireless user's \*prepaid\* \*account\*.  
The business rule module 47 then transmits the payment information to the  
io credit card...

15/3,K/30 (Item 30 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2004 WIPO/Univentio. All rts. reserv.

00766076 \*\*Image available\*\*

METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN  
INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT

PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU  
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS  
VIRTUELS

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200079452 A2 20001228 (WO 0079452)

Application: WO 2000US16669 20000616 (PCT/WO US0016669)

Priority Application: US 99140039 19990618; US 99370949 19990809; US  
2000578395 20000525

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 26752

Main International Patent Class: \*G06F-017/60\*

Fulltext Availability:

Claims

Claim

... balance every month. You can also add a prepay Sub Account. C@ Ptepa -  
Purchases are \*automatically\* deducted from your pre-\*paid\* balance and  
you can add funds as often as you like. A credit option is...

...application. For an explanation of the required information, click on a  
specific link or Help.

\*Personal\* \*information\*

Narne\* initial LaLr

E,Mail Address@ Dale of Ordh (mm/ddt")

Home Phone- Daytime Phone...SeCerity

pi,

PP.

Step 1: Provide your Information

Review account application

Please check the application \*information\* below for accuracy

\*Personal\* \*Information\*

First Name' Terry

Middle Initial H

Last Name' Smith

E-Mail Address' terrys@echarge.com...

...Terry Smith

Account IT\*riy Smith

j

Type of Account Credit

Credit Limit \$5,000

\*Personal\* \*Information\*

E-Mail Address\* Home Phone' Dnjj@@

[terP/.srnlth@echarge.com 23 7800

Address'

Stale\* Zin...allows you to shares the credit limit of your primary  
account. (71 Prepay - Purchases are \*automatically\* deducted from your  
pre-\*paid\* balance and you can add funds as often as you like to this Sub  
Account...

...1 24

Minimum Payment: \$54.00

Payment Due Date: OMI/2000

Credit Limit. \$5,000  
\*Prepay\*  
\*Account\* Available Funds  
Terry Smith \$600.00  
Kimmie Smith \$62.89  
Total Available Funds  
\$562.89...

15/AN,AZ,TI/1 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01486945  
COMMODITY TRANSACTING DEVICE, MOBILE COMMUNICATION DEVICE, ADMINISTRATION  
DEVICE, AND COMMODITY TRANSACTING SYSTEM  
WARENTRANSAKTIONSSYSTEM, MOBILE KOMMUNIKATIONSVORRICHTUNG, VERWALTUNGSVORRI  
CHTUNG UND WARENTRANSAKTIONSSYSTEM  
DISPOSITIF DE TRANSACTION DE PRODUITS, DISPOSITIF DE COMMUNICATION MOBILE,  
DISPOSITIF D'ADMINISTRATION, ET SYSTEME DE TRANSACTION DE PRODUITS  
APPLICATION (CC, No, Date): EP 2001993914 010601; WO 2001JP4664 010601  
PRIORITY (CC, No, Date): JP 2000333620 001031

15/AN,AZ,TI/2 (Item 2 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01455145  
Flexible customisation of network services  
Flexible kundenspezifische Anpassung von Netzwerkdiensten  
Personnalisation flexible des services de reseau  
APPLICATION (CC, No, Date): EP 2001107141 010322;

15/AN,AZ,TI/3 (Item 3 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01443167  
Push model internet bill presentment and payment system  
"Push Model" zum Darstellen und Bezahlen von Internet-Rechnungen  
Systeme pour la presentation et le paiement de facture sur internet initiee  
par l'acheteur  
APPLICATION (CC, No, Date): EP 2002250632 020130;  
PRIORITY (CC, No, Date): US 774863 010131

15/AN,AZ,TI/4 (Item 4 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01281068  
An automated account opening system and method, and locations for utilizing  
an automated account opening system and method  
Automatisiertes System und Verfahren zum Eroffnen eines Bankkontos und  
Platze zum Gebrauch eines automatisierten Systems und Verfahrens zum  
Eroffnen eines Bankkontos  
Systeme et methode automatisees pour ouvrir un compte bancaire, et endroits  
pour utiliser un systeme et une methode automatisees pour ouvrir un  
compte bancaire  
APPLICATION (CC, No, Date): EP 2000125446 001120;  
PRIORITY (CC, No, Date): US 443266 991120

15/AN,AZ,TI/5 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01082629  
A SYSTEM AND METHOD FOR INTERFACING A NETWORK OF SELLERS AND BUYERS  
SYSTEME ET PROCEDE SERVANT A INTERFACER UN RESEAU DE VENDEURS ET  
D'ACHETEURS  
Application: WO 2003AU856 20030703 (PCT/WO AU2003000856)

15/AN,AZ,TI/6 (Item 6 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01066636  
**PAID ACCESS TO A LOCAL AREA NETWORK**  
**ACCES PAYE A UN RESEAU LOCAL**  
Application: WO 2003US14942 20030513 (PCT/WO US03014942)

15/AN,AZ,TI/7 (Item 7 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01008570  
**SUBSCRIPTION-BASED PAYMENT**  
**PAIEMENT REPOSANT SUR UN ABONNEMENT**  
Application: WO 2002US33885 20021022 (PCT/WO US02033885)

15/AN,AZ,TI/8 (Item 8 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00996808  
**SYSTEM FOR PERSONALISED RATING PER SUBSCRIBER**  
**TELECOMMUNICATIONS**  
Application: WO 2002GB4262 20020919 (PCT/WO GB0204262)

15/AN,AZ,TI/9 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00944769  
**METHOD OF PROVIDING NETWORK SERVICES**  
**PROCEDE POUR FOURNIR DES SERVICES DE RESEAU**  
Application: WO 2002EP2813 20020313 (PCT/WO EP0202813)

15/AN,AZ,TI/10 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00943745  
**METHOD OF CONDUCTING AUCTION BY SWITCHING MODES**  
**MISE EN OEUVRE DE VENTE AUX ENCHERES PAR COMMUTATION DE MODES**  
Application: WO 2002KR525 20020326 (PCT/WO KR0200525)

15/AN,AZ,TI/11 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00931206  
**SYSTEM AND METHOD FOR MANAGING CONSUMER INFORMATION**  
**SYSTEME ET PROCEDE DE GESTION DE DONNEES CLIENTS**  
Application: WO 2002US1252 20020213 (PCT/WO US0201252)

15/AN,AZ,TI/12 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00924748  
**NETWORK CHAT WITH INTEGRATED BILLING**  
**BAVARDAGE EN RESEAU AVEC SYSTEME INTEGRE DE FACTURATION**  
Application: WO 2001US10113 20010327 (PCT/WO US0110113)

15/AN,AZ,TI/13 (Item 13 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00916972  
**USER CREATED CUSTOMER HIERARCHIES**



PROCEDE DE CREATION DE HIERARCHIES CLIENT AUTO-INTEGREES

Application: WO 2001US43338 20011121 (PCT/WO US0143338)

15/AN,AZ,TI/14 (Item 14 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00914709

USER CONFIGURABLE DEMAND DEPOSIT ACCOUNT SYSTEM AND METHOD  
SYSTEME ET PROCEDE RELATIFS A UN COMPTE DE DEPOT A VUE CONFIGURABLE PAR  
L'UTILISATEUR

Application: WO 2001US44634 20011129 (PCT/WO US0144634)

15/AN,AZ,TI/15 (Item 15 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00912728

SYSTEM FOR OBTAINING FEE-BASED DATA AND SERVICES  
SYSTEME D'OBTENTION DE DONNEES ET DE SERVICES PAYANTS

Application: WO 2001US45659 20011205 (PCT/WO US0145659)

15/AN,AZ,TI/16 (Item 16 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00892279

SYSTEM AND METHOD FOR INTERNET COMMUNICATIONS  
SYSTEME ET PROCEDE DE COMMUNICATIONS INTERNET

Application: WO 2001IL829 20010904 (PCT/WO IL0100829)

15/AN,AZ,TI/17 (Item 17 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00878899

SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL PROGRAM INVOLVING THE  
COLLECTION OF PAYMENTS  
SYSTEME ET PROCEDE DESTINES A ADMINISTRER UNE PROGRAMME FINANCIER  
IMPLIQUANT L'ENCAISSEMENT DES PAIEMENTS

Application: WO 2001US41646 20010810 (PCT/WO US0141646)

15/AN,AZ,TI/18 (Item 18 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00877188

COMMUNICATION ACCOUNT SYSTEM  
SYSTEME DE COMPTES DE COMMUNICATION

Application: WO 2001US23855 20010730 (PCT/WO US0123855)

15/AN,AZ,TI/19 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00873783

INSTALLATION AND METHOD FOR TRADING IN INFLATION  
INSTALLATION ET PROCEDE DE NEGOCIATION EN SITUATION D'INFLATION

Application: WO 2000NL499 20000717 (PCT/WO NL0000499)

15/AN,AZ,TI/20 (Item 20 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00851775

ADVANCED ASSET MANAGEMENT SYSTEMS

SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES

Application: WO 2001US15283 20010511 (PCT/WO US0115283)

15/AN,AZ,TI/21 (Item 21 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00830836

METHOD OF AND SYSTEM FOR MITIGATING RISK ASSOCIATED WITH SETTLING OF  
FOREIGN EXCHANGE AND OTHER PAYMENTS-BASED TRANSACTIONS  
PROCEDE ET SYSTEME DE LIMITATION DU RISQUE ASSOCIE AU CHANGE ET A D'AUTRES  
OPERATIONS A BASE DE PAIEMENTS

Application: WO 2001GB802 20010223 (PCT/WO GB0100802)

15/AN,AZ,TI/22 (Item 22 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00827002

PREPAID DIRECT DIAL LONG DISTANCE TELECOMMUNICATION SERVICES  
SERVICES DE TELECOMMUNICATIONS INTERURBAINES PREPAYEES, A NUMEROTATION  
DIRECTE

Application: WO 2001US4124 20010209 (PCT/WO US0104124)

15/AN,AZ,TI/23 (Item 23 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00824093

SYSTEM AND METHOD FOR DISPENSING DIGITAL INFORMATION FROM AN AUTOMATED  
TRANSACTION MACHINE  
SYSTEME ET PROCEDE DE DISTRIBUTION D'INFORMATIONS NUMERIQUES A PARTIR D'UN  
SYSTEME DE TRANSACTION AUTOMATISE

Application: WO 2001US3597 20010202 (PCT/WO US01003597)

15/AN,AZ,TI/24 (Item 24 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00802102

INTERACTIVE TELEVISION PROGRAM GUIDE SYSTEM WITH LISTINGS GROUPS  
SYSTEME GUIDE DE PROGRAMME DE TELEVISION INTERACTIF AVEC GROUPES DE LISTES

Application: WO 2000US41434 20001023 (PCT/WO US0041434)

15/AN,AZ,TI/25 (Item 25 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00798821

SYSTEM AND METHOD FOR ON-LINE CUSTOMER AND BUSINESS TRANSACTIONS USING AN  
UNATTENDED TRANSFER DEVICE  
SYSTEME ET PROCEDE POUR DES TRANSACTIONS EN LIGNE COMMERCIALES AVEC DES  
CLIENTS UTILISANT UN DISPOSITIF DE TRANSFERT AUTOMATIQUE

Application: WO 2000US29902 20001030 (PCT/WO US0029902)

15/AN,AZ,TI/26 (Item 26 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00786965

METHOD AND SYSTEM FOR REDEEMING PRODUCT MARKETING REBATES  
PROCEDE ET SYSTEME SERVANT A OBTENIR DES RABAIS COMMERCIAUX SUR DES  
PRODUITS

Application: WO 2000US25462 20000915 (PCT/WO US0025462)

15/AN,AZ,TI/27 (Item 27 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00781966  
ELECTRONIC CURRENCY, ELECTRONIC WALLET THEREFOR AND ELECTRONIC PAYMENT  
SYSTEMS EMPLOYING THEM  
ARGENT ELECTRONIQUE, PORTEFEUILLE ELECTRONIQUE DESTINE A CELUI-CI ET  
SYSTEMES DE PAIEMENT ELECTRONIQUES DANS LESQUELS L'ARGENT ET LE  
PORTEFEUILLE ELECTRONIQUES SONT UTILISES  
Application: WO 2000IL489 20000810 (PCT/WO IL0000489)

15/AN,AZ,TI/28 (Item 28 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00779715  
METHOD AND SYSTEM FOR FACILITATING A PURCHASE  
PROCEDE ET SYSTEME FAVORISANT L'ACTE D'ACHAT  
Application: WO 2000US21943 20000810 (PCT/WO US0021943)

15/AN,AZ,TI/29 (Item 29 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00772933  
TOKENLESS BIOMETRIC ELECTRONIC TRANSACTIONS USING AUDIO SIGNATURE  
TRANSACTIONS BIOMETRIQUES ELECTRONIQUES SANS TITRE MATERIEL RECOURANT A UNE  
SIGNATURE AUDIO  
Application: WO 2000US19977 20000720 (PCT/WO US0019977)

15/AN,AZ,TI/30 (Item 30 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00766076  
METHOD AND APPARATUS FOR ORDERING GOODS, SERVICES AND CONTENT OVER AN  
INTERNETWORK USING A VIRTUAL PAYMENT ACCOUNT  
PROCEDE ET APPAREIL POUR COMMANDER DES BIENS, DES SERVICES ET DU CONTENU  
PAR UN RESEAU D'INTERCONNEXION AU MOYEN D'UN COMPTE DE PAIEMENTS  
VIRTUELS  
Application: WO 2000US16669 20000616 (PCT/WO US0016669)

15/AN,AZ,TI/31 (Item 31 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00759039  
METHOD AND SYSTEM FOR DISTRIBUTING OTHERWISE UNAVAILABLE WORKS OVER THE  
INTERNET  
PROCEDE ET SYSTEME DE DISTRIBUTION SUR L'INTERNET DE TRAVAUX NON  
DISPONIBLES AUTREMENT  
Application: WO 2000US13018 20000512 (PCT/WO US0013018)

15/AN,AZ,TI/32 (Item 32 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00755443  
CORPORATE INTRANET BANKING SYSTEM AND METHOD  
SYSTEME BANCAIRE DE RESEAU INTERNE D'ENTREPRISE ET PROCEDE ASSOCIE  
Application: WO 2000US12559 20000509 (PCT/WO US0012559)

15/AN,AZ,TI/33 (Item 33 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00557899

SCP AND MSC FAULT RECOVERY PROCESS AND SIGNALING NODE FAILURE REPORTING  
MECHANISM

PROCEDE DE REPRISE SUR INCIDENT PAR POINT DE COMMANDE DE SERVICES ET CENTRE  
DE COMMUTATION MOBILE, ET MECANISME INDICATEUR DE DEFAILLANCE DE NOEUDS  
DE SIGNALISATION

Application: WO 99SE1752 19991001 (PCT/WO SE9901752)

15/AN,AZ,TI/34 (Item 34 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00450542

TELEPHONE BILLING WITH SUMMARY INFORMATION

FACTURATION TELEPHONIQUE ACCOMPAGNEE DE DONNEES RECAPITULATIVES

Application: WO 98US2062 19980202 (PCT/WO US9802062)

?show files;ds

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| S2  | 4617087 | BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? .? |
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| S5  | 198829  | S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))                 |
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| S8  | 1       | S3(S)S5(S)S7  |
| S9  | 3       | S6 OR S8  |
| S10 | 18      | S3(S)S7   |
| S11 | 987     | S5(S)S7   |
| S12 | 19      | S3(S)S5   |
| S13 | 30      | S9 OR S10 OR S12  |
| S14 | 1       | S11 AND S13   |
| S15 | 30      | S13 NOT PY>2000   |
| S16 | 28      | S15 NOT PD=20000712:20040630  |

S17

27 RD (unique items)

17/3,K/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02623181 INSPEC Abstract Number: C86019796

**Title: Automation at the British Library Lending Division: present situation and future plans**

Author(s): Wheatley, M.L.  
Author Affiliation: British Libr. Lending Div., Boston Spa, UK  
Journal: Program vol.19, no.2 p.127-39  
Publication Date: April 1985 Country of Publication: UK  
CODEN: PRGMBD ISSN: 0033-0337  
Language: English  
Subfile: C

...Abstract: photocopy requests as well as being used for the Address Database system which holds relevant \*information\* about the Lending Division's \*users\* . A Unit Accounting system will be added to service users' \*deposit\* \*accounts\* . The Systime minicomputer runs the Serials system which maintains details of serials received by the...

17/3,K/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02458074 INSPEC Abstract Number: C85026680

**Title: Optimum portfolio of 'Sogo (synthetic) bank account'**

Author(s): Kuga, K.; Nagatani, H.  
Author Affiliation: Osaka Univ., Japan  
Journal: Journal of the Operations Research Society of Japan vol.27, no.4 p.275-305  
Publication Date: Dec. 1984 Country of Publication: Japan  
CODEN: JORJA5 ISSN: 0453-4514  
Language: Japanese  
Subfile: C

...Abstract: adapted by Japanese banks in 1972 The 'Sogo Account' is a combination of a time \*deposit\* \*account\*, an ordinary account, and an overdraft contract. Prearranged \*automatic\* \*payments\* are \*automatically\* debited to the customer's ordinary account. Overdrafts are permitted up to 90 percent of...

17/3,K/5 (Item 5 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

00641995 INSPEC Abstract Number: C74013666

**Title: US government publications acquisition procedures for the small special library**

Author(s): Hungerford, A.F.  
Author Affiliation: Hurley Hospital, Flint, MI, USA  
Journal: Special Libraries vol.65, no.1 p.22-5  
Publication Date: Jan. 1974 Country of Publication: USA  
CODEN: SPLBAN ISSN: 0038-6723  
Language: English  
Subfile: C

...Abstract: for acquiring US Government Publications are outlined, ranging from methods for publications free to the \*deposit\* \*account\* and special \*subscription\* services. The \*information\* given is basic for librarians who have had no experience handling these publications; advantages of...

17/3,K/8 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003 EBSCO Pub. All rts. reserv.

00580214 00SE03-001

**A pig in a poke**

Quint, Barbara

Searcher: The Magazine for Database Professionals , March 1, 2000 , v8  
n3 p6-8, 2 Page(s)  
ISSN: 1070-4795

SEARCHER'S VOICE column targets \*information\* services that want \*users\* to hand over a credit-card number, set up a \*deposit\* \*account\*, start a \*subscription\*, or sign a contract for \*information\* that the deliverer cannot even define. However, realizes that the 'pig in the poke' policy...

17/3,K/14 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

06509916

Banks launching internet fund transfer services

JAPAN: BANKS BRING SERVICES ON THE INTERNET

The Japan Times (XAO) 21 Aug 1997 P.8

Language: ENGLISH

... the Internet with the launch of fund transfer services. Such services facilitate the opening of \*deposit\* \*accounts\* and transferring of money to other accounts. For instance, Fuji bank has embarked on a service on the Internet to enable shoppers to make \*payments\* \*automatically\* (that is to bypass paying commissions to banks) for their purchases made at "virtual malls...

17/3,K/23 (Item 1 from file: 1)  
DIALOG(R)File 1:ERIC  
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00767524 ERIC NO.: ED333880 CLEARINGHOUSE NO.: IR053624  
Steady Habits and Wooden Nutmegs; Connecticut Libraries in the Year 2000.  
Stevens, Norman D.;  
CORP. SOURCE: Connecticut State Library, Hartford. (BBB13700)  
17pp.  
1990 (199000000)  
NOTES: Published for the Governor's Conference on Library and Information Services (Waterbury, CT, May 22-24, 1990).

...decade the first statewide universal library borrower's card. Each card will contain an electronic \*user\* account number and encoded \*information\* on the holder's borrowing records, and that, or another card, will also furnish a cash/\*debit\* \*account\* for fee-based or reciprocal services. In close cooperation with SNETCO, which has responsibility for...

17/3,K/25 (Item 2 from file: 202)  
DIALOG(R)File 202:Info. Sci. & Tech. Abs.  
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3001867

**Resource sharing: it isn't what it used to be...**

OCLC Newsletter, no. 215, pages 25-31

Publication Date: May-Jun 1995

ISSN: 0163-898X



Language: English  
Document Type: Journal Article  
Journal Announcement: 3000

...relationships; and the implementation of that strategy. The tracking of interlibrary loan charges through OCLC \*ILL\* \*Fee\* \*Management\* (IFM) service and the increasing provision of access to materials through FirstSearch are also discussed...

17/3,K/26 (Item 3 from file: 202)  
DIALOG(R)File 202:Info. Sci. & Tech. Abs.  
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1300125

**Handbook for libraries and other organizational users which copy from serials and separates: procedures for using the programs of the copyright clearance center, inc.**

Book Title: Ccci-77/2. 1977 October. Copyright Clearance Center, Inc., One Park Avenue, New York, New York 10016. 20 P. 6 Illus. 0 Ref. Gratis.

Corporate Source: COPYRIGHT CLEARANCE CENTER, INC.

Publication Date: 1977

Language: English

Document Type: Book Chapter

Journal Announcement: 1300

...logs; or, through copy-supplying libraries, marked copies of the ill form. Payment methods include \*deposit\* \*accounts\*, billing, and possibly prepayment through use of stamping meters or stamps. This handbook for libraries and other organizations which copy from serials and separate provides the operational \*information\* and forms required by these \*user\* organizations.

17/AA,AN,TI/1 (Item 1 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: The evolution of telephone banking

17/AA,AN,TI/2 (Item 2 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: Automation at the British Library Lending Division: present  
situation and future plans

17/AA,AN,TI/3 (Item 3 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: Optimum portfolio of 'Sogo (synthetic) bank account'

17/AA,AN,TI/4 (Item 4 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: Tech, cost-cutting expertise mark tip of operations' strategy  
advice

17/AA,AN,TI/5 (Item 5 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: US government publications acquisition procedures for the small  
special library

17/AA,AN,TI/6 (Item 6 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: Data processing services: Banking's new product

17/AA,AN,TI/7 (Item 1 from file: 99)  
DIALOG(R)File 99:(c) 2004 The HW Wilson Co. All rts. reserv.

1165656 H.W. WILSON RECORD NUMBER: BAST94034245  
California toll road off to 'fastrak' start

17/AA,AN,TI/8 (Item 1 from file: 233)  
DIALOG(R)File 233:(c) 2003 EBSCO Pub. All rts. reserv.

00580214 00SE03-001  
A pig in a poke

17/AA,AN,TI/9 (Item 1 from file: 474)  
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

06300330 NYT Sequence Number: 865443920909  
ELECTRONIC TOLL-TAKING IS BEING PUT TO THE TEST

17/AA,AN,TI/10 (Item 2 from file: 474)  
DIALOG(R)File 474:(c) 2004 The New York Times. All rts. reserv.

06061333 NYT Sequence Number: 897477910404  
NO-STOP TOLLS: 3 STATES AGREE TO AUTOMATION

17/AA,AN,TI/11 (Item 1 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09132190  
UK's Sun Life posts strong sales for the first half  
UK: SUN LIFE REPORTS STRONG INTERIM RESULTS

17/AA,AN,TI/12 (Item 2 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06640340  
ERICSSON MAKES MAJOR INTELLIGENT NETWORK ADVANCEMENTS  
SWEDEN: ERICSSON LAUNCHES NEW PRODUCTS

17/AA,AN,TI/13 (Item 3 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06536834  
Citibank  
MACAU: CITIBANK PROMOTES FIXED-DEPOSITS

17/AA,AN,TI/14 (Item 4 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06509916  
Banks launching internet fund transfer services  
JAPAN: BANKS BRING SERVICES ON THE INTERNET

17/AA,AN,TI/15 (Item 5 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06461810  
Dopolnitelny vid uslug  
RUSSIA: DEPOSIT FOR GKO INVESTMENT BY MOST-BANK

17/AA,AN,TI/16 (Item 6 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06118645  
UK raises pace of building society change  
UK: CHANGE TO BUILDING SOCIETY LEGISLATION SOON

17/AA,AN,TI/17 (Item 7 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05692682  
Societies capitalise at savers' expense  
UK - BUILDING SOCIETIES FAIL TO PAY INTEREST

17/AA,AN,TI/18 (Item 8 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05680504

BRANCH BANKING: Barclays brings customer information system/  
UK - BARCLAYS INSTALLS CIS TERMINALS

17/AA,AN,TI/19 (Item 9 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04862713

ScotLife in free pension switch offer

UK - SCOTTISH LIFE LAUNCHES RETIREMENT INVESTMENT STRATEGY

17/AA,AN,TI/20 (Item 10 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

04132646

NAB moves to reform services

AUSTRALIA - NAB CHANGES STRUCTURE OF RETAIL BANKING SERVICES

17/AA,AN,TI/21 (Item 11 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

03580394

MANULIFE LAUNCHES ASSET BUILDER

UK - MANULIFE LAUNCHES ASSET BUILDER

17/AA,AN,TI/22 (Item 12 from file: 583)

DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

03094458

MAINFRAMES PERSIST IN FACE OF OPPOSITION

WORLD - MAINFRAMES PERSIST IN FACE OF OPPOSITION

17/AA,AN,TI/23 (Item 1 from file: 1)

DIALOG(R)File 1:(c) format only 2004 The Dialog Corporation. All rts.  
reserv.

ERIC NO.: ED333880

Steady Habits and Wooden Nutmegs; Connecticut Libraries in the Year 2000.

17/AA,AN,TI/24 (Item 1 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

3100237

Method and apparatus for distributing currency.

17/AA,AN,TI/25 (Item 2 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

3001867

Resource sharing: it isn't what it used to be...

17/AA,AN,TI/26 (Item 3 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

1300125

Handbook for libraries and other organizational users which copy from  
serials and separates: procedures for using the programs of the copyright  
clearance center, inc.

Book Title: Ccci-77/2. 1977 October. Copyright Clearance Center, Inc., One  
Park Avenue, New York, New York 10016. 20 P. 6 Illus. 0 Ref. Gratis.

17/AA,AN,TI/27 (Item 4 from file: 202)

DIALOG(R)File 202:(c) 2004 EBSCO Publishing. All rts. reserv.

0900916

U.s. government publications acquisition procedures for the small special  
library.

```
?show files;ds
File 9:Business & Industry(R) Jul/1994-2004/May 06
(c) 2004 The Gale Group
File 15:ABI/Inform(R) 1971-2004/May 07
(c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/May 07
(c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/May 07
(c) 2004 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2004/May 07
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/May 07
(c) 2004 The Gale Group
```

| Set | Items    | Description   |
|-----|----------|---|
| S1  | 7094039  | AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???  |
| S2  | 528889   | S1(5N) (BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ?) |
| S3  | 43301    | (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)  |
| S4  | 17497059 | SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL                                    |
| S5  | 2126208  | S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))                       |
| S6  | 13       | (IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()-LIBRARY()LOAN) ()FEE? ?()MANAGEMENT  |
| S7  | 528889   | S2  |
| S8  | 27       | S3(S)S5(S)S7  |
| S9  | 40       | S6 OR S8  |
| S10 | 16       | S3(10N)S5(10N)S7  |
| S11 | 29       | S6 OR S10   |
| S12 | 20       | S11 NOT PY>2000   |
| S13 | 16       | S12 NOT PD=20000712:20040630  |
| S14 | 13       | RD (unique items)   |

14/3,K/2 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02373366 116350337

**The North American interlibrary loan and document delivery project:  
improving ILL/DD services**

Jackson, Mary E.

Interlending & Document Supply v25n1 PP: 8-10 1997

ISSN: 0264-1615 JRNL CODE: ILDS

WORD COUNT: 1729

...TEXT: longer-term strategies were debated, but with the introduction in April 1995 of OCLC's \*ILL\* \*fee\* \*management\* (IFM), DIG members concluded that IFM may be a suitable solution for those libraries using...

...transactions. Thus, given the other technical priorities of the Project, DIG members proposed to monitor \*library\* experiences with \*IFM\* and postponed additional exploration of financial/accounting alternatives for the short term.

The standards working...

14/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02371494 116350486

**Meeting the challenges of international lending and document supply:  
learning from the Global Resources Program**

Jackson, Mary E

Interlending & Document Supply v28n2 PP: 79-85 2000

ISSN: 0264-1615 JRNL CODE: ILDS

WORD COUNT: 4130

...TEXT: Requests are transmitted via the OCLC ILL system, and participants are invoiced with the OCLC \*ILL\* \*fee\* \*management\* service to avoid the expense of converting currency. Returnables are sent by airmail; copies via ... OCLC, articles via Ariel, books via airmail, and pay any lending fees using the OCLC \*ILL\* \*Fee\* \*Management\* (IFM) service. This ILL service is bi-directional - Waseda may borrow from North American participants... reduce the expense of paying in different currencies. The Waseda agreement to use OCLC's \*ILL\* \*Fee\* \*Management\* (IFM) service is very promising because the service aggregates and mainstreams all OCLC ILL transaction...

14/3,K/4 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

02370719 116350186

**Interlending and document supply: a review of recent literature - XXIX**

Gould, Sara

Interlending & Document Supply v24n1 PP: 28-35 1996

ISSN: 0264-1615 JRNL CODE: ILDS

WORD COUNT: 5437

...TEXT: descriptions of OCLC's services, and look at new developments currently being tested, including the \*ILL\* \*fee\* \*management\* (IFM) service, and PRISM client which provides access to bibliographic files other than the OCLC...

14/3,K/7 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05708436 Supplier Number: 50167622 (USE FORMAT 7 FOR FULLTEXT)  
**IA Corp. Unveils New RemitVision Release 2.0; Year 2000-Compliant  
Wholesale/Retail Lockbox Software With Many New Features.**  
Business Wire, p7130003  
July 13, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 952

... account.

With Electronic Deposit, banks can directly post credits to the lockbox customers' DDA (Demand \*Deposit\* \*Account\*) and \*automatically\* \*transfer\* check transaction \*files\* to immediately update the \*customers\*' accounts. The feature promotes faster clearing and availability of funds, a key feature for large banks and \*customers\*.

The Expanded Account \*Profile\* displays instructions to aid operators in processing work for lockbox variations. With RemitVision 2.0...

.14/3,K/9 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

10519072 SUPPLIER NUMBER: 53076526 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Association of Research Libraries Identifies Best ILL Practices inNew  
Report.**  
Computers in Libraries, 10(1)  
Oct 1, 1998  
ISSN: 1041-7915 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 144 LINE COUNT: 00015

TEXT:

...electronically, and that they make extensive use of technology and software, such as OCLC's \*ILL\* \*Fee\* \*Management\* service to charge or pay ILL invoices, or RLG's Ariel document delivery software for...

14/3,K/10 (Item 2 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2004 The Gale Group. All rts. reserv.

08635069 SUPPLIER NUMBER: 18247486  
**OCLC \*IFM\* service tracks ILL charges. (OCLC Online Computer \*Library\*  
Center opens \*ILL\* \*Fee\* \*Management\* service to OCLC PRISM interlibrary  
loan users)**  
Advanced Technology-Libraries, v24, n6, p9(1)  
June, 1995  
ISSN: 0044-636X LANGUAGE: English RECORD TYPE: Citation

**OCLC \*IFM\* service tracks ILL charges. (OCLC Online Computer \*Library\*  
Center opens \*ILL\* \*Fee\* \*Management\* service to OCLC PRISM interlibrary  
loan users)**



14/AA,AN,TI/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.  
02517102 116355434  
From computer-aided manufacturing to Japanese newspapers: evolution of the  
AAU/ARL Japan Journal Access Project

14/AA,AN,TI/2 (Item 2 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.  
02373366 116350337  
The North American interlibrary loan and document delivery project:  
improving ILL/DD services

14/AA,AN,TI/3 (Item 3 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.  
02371494 116350486  
Meeting the challenges of international lending and document supply:  
learning from the Global Resources Program

14/AA,AN,TI/4 (Item 4 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.  
02370719 116350186  
Interlending and document supply: a review of recent literature - XXIX

14/AA,AN,TI/5 (Item 5 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.  
01407784 00058771  
OCLC releases ILL Micro Enhancer for Windows

14/AA,AN,TI/6 (Item 6 from file: 15)  
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.  
00914208 95-63600  
Electronic filing within the personal property registry of British Columbia

14/AA,AN,TI/7 (Item 1 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.  
05708436 Supplier Number: 50167622  
IA Corp. Unveils New RemitVision Release 2.0; Year 2000-Compliant  
Wholesale/Retail Lockbox Software With Many New Features.

14/AA,AN,TI/8 (Item 2 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.  
04358633 Supplier Number: 46392177  
OCLC Targets Web Users With FirstSearch Web and NetFirst

14/AA,AN,TI/9 (Item 1 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.  
10519072 SUPPLIER NUMBER: 53076526  
Association of Research Libraries Identifies Best ILL Practices inNew

Report.

14/AA,AN,TI/10 (Item 2 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

08635069 SUPPLIER NUMBER: 18247486  
OCLC \*IFM\* service tracks ILL charges. (OCLC Online Computer \*Library\*  
Center opens \*ILL\* \*Fee\* \*Management\* service to OCLC PRISM interlibrary  
loan users)

14/AA,AN,TI/11 (Item 3 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07977416 SUPPLIER NUMBER: 17155096  
News from OCLC. (Online Computer Library Center) (Newsline)

14/AA,AN,TI/12 (Item 4 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06773919 SUPPLIER NUMBER: 14665183  
Carl's UnCover database now free to all! (Colorado Alliance of Research  
Librarians)

14/AA,AN,TI/13 (Item 5 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

05465422 SUPPLIER NUMBER: 11409291  
FIRST FEDERAL SAVINGS BANK TO PURCHASE WARREN FIVE CENTS SAVINGS BANK UNIT

```
?show files;ds
File 476:Financial Times Fulltext 1982-2004/May 07
      (c). 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/May 05
      (c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/May 05
      (c) 2004 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2004/May 06
      (c) 2004 The Gale Group
File 624:McGraw-Hill Publications 1985-2004/May 06
      (c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/May 06
      (c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/May 07
      (c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
      (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
      (c) 1999 PR Newswire Association Inc
```

| Set | Items   | Description  |
|-----|---------|--|
| S1  | 2084724 | AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???   |
| S2  | 8576662 | BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ? |
| S3  | 19140   | (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) () (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)  |
| S4  | 6279558 | SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR - ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL                           |
| S5  | 1061011 | S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))                |
| S6  | 2       | (IFM(10N)LIBRARY) OR (ILL OR INTERLIBRARY()LOAN OR INTER()-LIBRARY()LOAN) () FEE? ?()MANAGEMENT  |
| S7  | 180292  | S1(5N)S2   |
| S8  | 11      | S3(S)S5(S)S7   |
| S9  | 13      | S6 OR S8   |
| S10 | 8       | S9 NOT PY>2000   |
| S11 | 8       | S10 NOT PD=20000712:20040630   |
| S12 | 7       | RD (unique items)  |

12/3,K/5 (Item 3 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

02715929 Supplier Number: 45509649 (USE FORMAT 7 FOR FULLTEXT)  
**OCLC \*ILL\* \*FEE\* \*MANAGEMENT\* SERVICE FOR MONITORING INTERLIBRARY LOAN**  
Online Libraries & Microcomputers, v13, n5, pN/A  
May, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Professional Trade  
Word Count: 203

(USE FORMAT 7 FOR FULLTEXT)

**OCLC \*ILL\* \*FEE\* \*MANAGEMENT\* SERVICE FOR MONITORING INTERLIBRARY LOAN**  
TEXT:  
In April 1995, OCLC introduced its OCLC \*ILL\* \*Fee\* \*Management\* (IFM)  
service to PRISM ILL users to help monitor and reduce the costs associated  
with...  
... on a request-by-request basis when a library is arranging a  
transaction with a \*library\* that charges for interlibrary loan. When \*IFM\*  
is activated, the borrowing \*library\* receives a debit and the lender is  
issued a credit. OCLC then reconciles debits and...

12/3,K/6 (Item 4 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

01993636 Supplier Number: 43578272 (USE FORMAT 7 FOR FULLTEXT)  
**Tailoring Debit Cards For A Perfect Customer Fit**  
Bank Network News, v11, n16, pN/A  
Jan 12, 1993  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1099

(USE FORMAT 7 FOR FULLTEXT)

TEXT:  
...line by having cardholders swipe their card and enter personal  
identification numbers at the outset. \*Customer\* \*information\* would appear  
on the teller's screen quicker and could lead to shorter lines. "Financial  
...  
...their relationship with the bank. To qualify for the Gold Card, Norwest  
customers must have \*deposit\* \*accounts\* of at least \$5,000. "Over the next  
five to 10 years, it will be...  
...Shah says that while withdrawal limits might have made sense in the  
early days of \*EFT\* when processors \*often\* had to stand-in for  
authorizations because of unstable processing systems, today's 99.9...

12/AA,AN,TI/1 (Item 1 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.  
01676754 Supplier Number: 50167622  
IA Corp. Unveils New RemitVision Release 2.0; Year 2000-Compliant  
Wholesale/Retail Lockbox Software With Many New Features.

12/AA,AN,TI/2 (Item 2 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.  
01337131 Supplier Number: 46073920  
FirstFed Bancshares, Inc. Announces Year End & Fourth Quarter Earnings

12/AA,AN,TI/3 (Item 1 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.  
04056649 Supplier Number: 53603404  
Options for banks to combat threats are becoming clear.

12/AA,AN,TI/4 (Item 2 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.  
03124578 Supplier Number: 46392177  
OCLC Targets Web Users With FirstSearch Web and NetFirst

12/AA,AN,TI/5 (Item 3 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.  
02715929 Supplier Number: 45509649  
OCLC \*ILL\* \*FEE\* \*MANAGEMENT\* SERVICE FOR MONITORING INTERLIBRARY LOAN

12/AA,AN,TI/6 (Item 4 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.  
01993636 Supplier Number: 43578272  
Tailoring Debit Cards For A Perfect Customer Fit

12/AA,AN,TI/7 (Item 1 from file: 813)  
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.  
0408129  
FIRST FEDERAL SAVINGS BANK OF BOSTON SUBMITS APPLICATION TO PURCHASE WARREN  
FIVE CENTS SAVINGS BANK'S ANDOVER BRANCH OFFICE

?show files;ds  
File 256:SoftBase:Reviews,Companies&Prods. 82-2004/Apr  
(c),2004 Info.Sources Inc  
File 267:Finance & Banking Newsletters 2004/May 06  
(c) 2004 The Dialog Corp.  
File 268:Banking Info Source 1981-2004/Apr W3  
(c) 2004 ProQuest Info&Learning  
File 625:American Banker Publications 1981-2004/May 07  
(c) 2004 American Banker  
File 626:Bond Buyer Full Text 1981-2004/May 07  
(c) 2004 Bond Buyer  
File 608:KR/T Bus.News. 1992-2004/May 07  
(c)2004 Knight Ridder/Tribune Bus News  
File 13:BAMP 2004/Apr W4  
(c) 2004 The Gale Group  
File 75:TGG Management Contents(R) 86-2004/Apr W4  
(c) 2004 The Gale Group  
File 47:Gale Group Magazine DB(TM) 1959-2004/May 07  
(c) 2004 The Gale group  
File 141:Readers Guide 1983-2004/May  
(c) 2004 The HW Wilson Co

| Set | Items   | Description  |
|-----|---------|--|
| S1  | 1279216 | AUTOMATIC? OR REPETITIVE OR REPEAT??? OR PERIODIC? OR RECURREN? OR FREQUEN??? OR OFTEN? OR REGULAR??? OR REOCCUR? OR ISOCHRON???   |
| S2  | 3152541 | BILL??? OR CHARGE? ? OR PAYMENT? ? OR REMIT? ? OR REMITT? - OR COST OR PAY? ? OR PAID OR COLLECT? ? OR COLLECTION? ? OR RENUMERAT??? OR EFT OR FEE OR FEES OR PRICE? ? OR TRANSFER? OR DISBURS? OR DISTRIBUTION? ? OR REQUEST? ? |
| S3  | 11373   | (HOLDING OR STORED()VALUE OR DEBIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID)) () (FUND? ? OR ACCOUNT? ? OR CLEARING()HOUSE? ? OR CLEARINGHOUSE? ?)  |
| S4  | 2291668 | SUBSCRIPTION? ? OR MEMBER? ? OR MEMBERSHIP? ? OR PARTICIPANT? ? OR PARTICIPAT?R? ? OR REGISTRATION OR REGISTRANT? ? OR - ENROLLE?? OR SUBSCRIBER? ? OR USER? ? OR CUSTOMER? ? OR PATRON? ? OR PERSONAL                           |
| S5  | 245832  | S4(5N) (PROFILE? ? OR DATA OR FACTS OR INFO OR RECORD? ? OR FILE? ? OR INFORMATION OR (NAME(5N) (ADDRESS OR (PHONE OR TELEPHONE) OR (EMAIL OR E()MAIL)) OR PARTICULARS OR ELEMENT? ? OR DETAIL? OR AGREEMENT? ?))                |
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| S9  | 15      | S6 OR S8   |
| S10 | 10      | S9 NOT PY>2000   |
| S11 | 10      | S9 NOT PY>2000   |
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| S13 | 5       | RD (unique items)  |

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**New technologies to combat check fraud.**  
Jeffords, Raymond; Thibadoux, Greg; Scheidt, Marsha  
The CPA Journal, 69, 3, 30(5)  
March, 1999  
ISSN: 0732-8435 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3032 LINE COUNT: 00251

... customers away from paper checks. Checks are expensive to print, mail, and process. Nevertheless, bank \*customers\* continue to use them in \*record\* numbers. In fact, the volume of paper check transactions in the United States grew from...

...in the future. Banks have discovered that many customers prefer paper checks to debit cards, \*automatic\* \*bill\* \*payments\*, electronic banking, and other alternatives devised by banks to reduce the volume of paper checks...

...required to clear checks through the banking system provides additional time for bank customers to \*deposit\* \*funds\* or earn interest on account balances. Paper checks also provide a reassuring tangible record of...

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Information Today, v14, n3, p46(1)  
March, 1997  
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0037182

**Automation System Can Be Tailored to Fit Bank's Needs**

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|-----|-------|---|---|
| L1  | 21519 | S | AUTOMATIC? OR REPETITIVE OR REPEAT### OR PERIODIC? OR RECUR?  |
| L2  | 52827 | S | BILL### OR CHARGE# OR PAYMENT# OR REMIT# OR REMITT? OR COST O |
| L3  | 1     | S | (HOLDING OR STORED(W)VALUE OR DEBIT OR DEPOSIT OR PREPAY OR P |
| L4  | 7451  | S | SUBSCRIPTION# OR MEMBER# OR MEMBERSHIP# OR PARTICIPANT# OR PA |
| L5  | 343   | S | L4(5A) (PROFILE# OR DATA OR FACTS OR INFO OR RECORD# OR FILE# |
| L6  | 0     | S | (IFM(10A)LIBRARY) OR (ILL OR INTERLIBRARY(W)LOAN OR INTER(W)L |
| L7  | 407   | S | L1(5A)L2  |
| L8  | 0     | S | L3(P)L5(P)L7  |
| L9  | 0     | S | L3 AND L5 AND L7  |
| L10 | 0     | S | (L3 AND L5) OR (L3 AND L7) OR (L5 AND L7)                     |